

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
LAREDO DIVISION**

In Re: Maria Cruz Benavides
Debtor(s)

Case No: 13-50223-L2-13
Chapter 13

**NOTICE OF HEARING REGARDING (1) CONFIRMATION OF PROPOSED
CHAPTER 13 PLAN, (2) VALUATION OF COLLATERAL; (3) DISMISSAL OF
CHAPTER 13 BANKRUPTCY CASE, (4) CONVERSION OF CHAPTER 13 CASE, AND
(5) ENTRY OF OTHER ORDERS CONCERNING ADMINISTRATION OF CASE**

The United States Bankruptcy Court will conduct a hearing on whether (1) to confirm the debtor(s)' proposed bankruptcy plan, (2) dismiss this case, (3) convert this case to a case under Chapter 7, and/or (4) to enter other orders concerning the administration of this case. The Court will also consider valuation of security pursuant to FED. R. BANKR. P. 3012. The hearing will take place at 9:00 am on February 07, 2014 at 1300 Victoria St., Laredo, TX 78040, in Courtroom 3C.

Attached to this notice is a copy of the statistical cover sheet submitted by the debtor(s) with their proposed plan. This cover sheet serves as a summary of the plan. A complete copy of the proposed plan is available from clerk of the Court or the debtor(s) attorney. The Court may consider the current plan or a modified plan at the confirmation hearing.

If you object to confirmation of the plan, you must file your objection at least five days before the confirmation hearing and serve a copy of the objection on the debtor, the debtor(s)' counsel, the Chapter 13 trustee, and parties requesting notice.

If the plan is not confirmed, the Court may consider whether to dismiss this Chapter 13 case due to unreasonable delay that is prejudicial to creditors. The Court may also consider whether the case should be converted to a case under Chapter 7 of the Bankruptcy Code.

The Court may also consider whether to enter other orders that are appropriate for administration of this case.

/s/ William E. Heitkamp
William E. Heitkamp, Trustee
Admissions I.D. No. 3857
9821 Katy Freeway, Suite 590
Houston, Texas 77024
(713) 722-1200

Case No: 13-50223

Debtor(s): Maria Cruz Benavides

Plan Summary and Statistical Cover Sheet to Proposed Plan

Date: 12/14/2013

(Date Should be Date that this Proposed Plan is Signed by Debtor)

Disposable Income and Plan Payments

Projected Schedule "I" Income (as shown on most recently filed Schedule I)	Projected Schedule "J" Expenses (as shown on most recently filed Schedule J)	Projected Disposable Income	Beginning Month #*	Ending Month #	Payment Amount	Total Payment
\$3,171.00	\$1,931.00	\$1,240.00	1 (Jan 14)	60 (Dec 18)	\$1,240.00	\$74,400.00
						Grand Total \$74,400.00
						Less Posted Chapter 13 Trustee Fee** \$4,464.00
						Net Available \$69,936.00

Projected Trustee Disbursements to Priority and Secured Creditors

Name of Holder / Description of Collateral (or "None" if appropriate)	Type of Claim (List Priority Claims, Followed by Claims Secured by Principal Residence, Followed by Other Secured Claims)	Int. Rate	Beg. Month #	End Month #	Payment Amount	Total Payment
Law Office of Fernando D Gutierrez, Jr. None	Priority	0.00%	1	60	Pro-Rata	\$1,831.00
Bank of America LOT 142 BLK 6 CENTURY CITY SUBD UNI	Principal Res. (Arrearage)	0.00%	1	60	\$807.88	\$48,472.80
Bank of America LOT 142 BLK 6 CENTURY CITY SUBD UNI	Principal Res. (Arrearage)	0.00%	1	60	Pro-Rata	\$5,659.78
Santander Consumer Usa 2011 Hyundai Accent	Secured	3.00%	1	60	Pro-Rata	\$13,676.42
					Grand Total	\$69,640.00

SUMMARY OF PAYMENTS

Net Available to Creditors	\$69,936.00
Less Estimated Attorneys' fees	\$1,831.00
Less Total to Priority Creditors	\$0.00
Less Total to Secured Creditors	\$67,809.00
Net Available for Unsecured Creditors	\$296.00
Estimated General Unsecured Claims	\$4,005.00
Forecast % Dividend on General Unsecured Claims	7%

BEST INTEREST TEST

Value of total non-exempt property	\$0.00
Total distributions to all priority and general unsecured creditors	\$2,127.00

* If filed in connection with a modification, the first month listed must be the first month in which the debtor was required to make a payment after filing the bankruptcy petition. All previous payments and proposed payments must be included.

** The Posted Chapter 13 Trustee Fee is based on the percentage listed on the Court's website.

United States Bankruptcy Court
Southern District of TexasIn re:
Maria Cruz Benavides
DebtorCase No. 13-50223-drj
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0541-5

User: dhan
Form ID: pdf012Page 1 of 1
Total Noticed: 13

Date Rcvd: Dec 18, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2013.

db +Maria Cruz Benavides, 211 Tulip Circle, Laredo, TX 78046-5114
 8677297 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 8677298 +Comenity Bank/The Sports Authority (TSA), Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
 8677301 +ER Solutions/Convergent Outsourcing, INC, P.O. Box 9004, Renton, WA 98057-9004
 8677302 +Financial Corporation Of America, Attn: Bankruptcy, P.O. Box 203500, Austin, TX 78720-3500
 8677303 Maverick Finance, c/o Security Finance, Spartanburg, SC 29304
 8677304 +Medical Data Systems I, 2001 9th Ave., Suite 312, Vero beach, FL 32960-6413
 8677305 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541)
 8681902 +Santander Consumer USA, P.O. BOX 560284, Dallas, TX 75356-0284
 8677306 +Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-n, Dallas, TX 75247-3822

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8677299 +E-mail/Text: bankruptcy_notifications@ccsusa.com Dec 18 2013 22:52:28 Credit Collections Svc, P.O. Box 773, Needham, MA 02494-0918
 8677300 +E-mail/Text: bknotice@erccollections.com Dec 18 2013 22:50:59 Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd., Jacksonville, FL 32256-7412
 8680092 E-mail/Text: cio.bnccmail@irs.gov Dec 18 2013 22:49:15 INTERNAL REVENUE SERVICE (Chapter 13 Notice), P O Box 7346, Philadelphia PA 19101-7346
 TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A.
8677307 Toledo Finance

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2013 at the address(es) listed below:

Fernando D Gutierrez, Jr on behalf of Debtor Maria Cruz Benavides fdgtzlegal@stx.rr.com, fernandodgutierrez@stx.rr.com
 Steve Turner on behalf of Creditor Bank of America, N.A. sdefc@BDFGROUP.com, marshak@BDFGroup.com
 US Trustee USTPRegion07.HU.ECF@USDOJ.GOV
 William E. Heitkamp heitkamp@ch13hou.com

TOTAL: 4